Whether you are a banker, a buyer or a business looking for a project partner, it’s likely that small and mid-sized businesses (SMBs) will play a significant role in meeting your goals. But risks are a real concern. It can be difficult to get reliable, in-depth information.

SMB data sources tend to be thin, making it hard to get a clear picture of the business and its principals. When you can’t identify the people, side businesses, affiliations and other details related to your SMB partners — you cannot ensure you are in compliance and mitigating other types of exposure.
LexisNexis Risk Solutions offers a suite of solutions that enables companies to get a true picture of risk for small and mid-sized businesses using alternative data and advanced, patented entity linking.

**Linking and Entity Resolution Is the Key**

LexisNexis® Risk Solutions uses a proprietary linking technology in combination with our own unique identifier, LexID®, to resolve, match and manage information. This patented linking and clustering method is the machine behind many products that leverage authentication, verification and other identity management capabilities.

Having the largest database of linked public and proprietary information helps our customers fight fraud, mitigate risk and remain compliant. Companies can:

- Shed light on suspicious entities or transactions
- Quickly hone in on irregular data points or outliers
- Evaluate the creditworthiness of an SMB
- Create a comprehensive view of an entity

**Products include:**

- **Small Business Attributes** – Expand your market by combining the best credit and non-credit data available
- **Small Business Credit Scores** – Leverage the profit potential of small and mid-sized businesses
- **Small Business Monitoring** – Proactively monitor the changes across your portfolio to tap into new opportunities and avoid unforeseen risk
Small Business Due Diligence Baked Right into Your Workflow

Today’s small and mid-sized businesses are complex. There may be multiple layers of ownership and several locations, with headquarters on another continent. There could be separate businesses connected to the entity that do completely different things. Or a variety of people involved with the business, some who are not part of day-to-day operations.

Whether you are onboarding a new monthly subscription customer or you are working on a commercial real estate deal with huge money on the line, thorough and reliable small business due diligence can protect you from a disastrous relationship.

All organizations need to:
- Increase onboarding rates and gain a larger share of the SMB market
- Decrease staffing costs and processes
- Reduce customer friction
- Eliminate the variability of human decisioning
- Reduce exposure to risk in regulatory reviews
- Decrease reputational risk

LexisNexis Risk Solutions products enable companies to:
- Get the highest hit rate across all business entity types
- Obtain better entity resolution via more content and better linking
- Get a consolidated view of a business and the people connected to it
- Check courthouses for civil records, criminal records, liens and bankruptcies
- Search the largest public record database for sanctions, news and more
- Assess the stability of a business
- Get information on the principals connected to the business

Products include:
- **Find A Business** – Uncover pertinent details about a business
- **SmartLinx Business Report** – Get a complete view of businesses
- **InstantID® Business** – Verify the business and its authorized agents
- **Business Data Enrichment Suite** – Optimize customer data to identify opportunities and avoid risk
- **Business Assurance Report** – Access critical intelligence and nationwide courthouse coverage
Contact Us Today
Learn how we can help your organization do more business with SMBs while reducing risk and enabling financial inclusion.
Call 800.897.1644 or visit risk.lexisnexis.com/SMBrisk

About LexisNexis Risk Solutions
LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com, and www.relx.com.

1. and 2. US Small Business Administration, Office of Advocacy, “Frequently Asked Questions about Small Business,” August 2018